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UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
NORTH CAROLINA



P R O G R A M T R A I N I N G M A T E R I A L

for use at Area Training Meetings on

PLANNING AND PERFORMING FARM DEVELOPMENT
USE OF APPRAISALS
SERVICING REAL PROPERTY INSURANCE

JULY 26-30

AUGUST 2-6

1954

Information on Farm Ownership and Farm Housing, Farm
Development, Appraisal and Real Property Insurance

North Carolina

UNITED STATES
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UNITED STATES DEPARTMENT OF AGRICULTURE
U.S. FARMERS HOME ADMINISTRATION
Raleigh, North Carolina

53
X OUTLINE OF TOPICS FOR AREA TRAINING MEETINGS ON
PLANNING AND PERFORMING FARM OWNERSHIP AND FARM
HOUSING, FARM DEVELOPMENT, SERVICING REAL PROPERTY
INSURANCE, AND USE OF FARM APPRAISALS X

I Processing Applications

A Action by County Supervisor

1. Obtaining and recording adequate information on Form FHA-197.
2. Notifying applicant of action by County Committee on his application.

B Action by County Committee

1. Reviewing and evaluating information recorded on Form FHA-197 and determining eligibility and qualifications of applicant.

II Examining and Determining Suitability of Farms for Title I Loans and for Farm Housing Loans

A Action by County Supervisor

1. Examines the farm and determines whether it will meet efficient family-type farm standards for FO loan or Farm Housing farm requirements for FH loan
2. Employs applicable FHA land and building standards as criteria for determining whether the farm presently is an efficient unit or whether it has the potential resources to permit its enlargement or development into an efficient unit at the outset, or whether it meets Farm Housing farm requirements for a Farm Housing loan.
3. Advises applicant whether the farm meets FHA standards for a FO or FH loan in its present condition and, if not, whether it appears possible or feasible to enlarge or develop it to the extent needed to transform it into an efficient family-type farm that will meet FHA Farm Ownership farm standards.

THE UNITED STATES OF AMERICA
DEPARTMENT OF JUSTICE
WASHINGTON, D. C. 20535

MEMORANDUM FOR THE ATTORNEY GENERAL
SUBJECT: [Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

III Obtaining Options and Title Evidence

A Action by County Supervisor

1. If land is to be purchased, assists the applicant in obtaining an option at a price in line with the agricultural value.
2. If the land is owned by the applicant, instructs him to furnish copies of all title evidence, survey plats, real estate mortgages, reserved mineral rights, easements, crop allotments, SCS and ASC maps, etc.

IV Farm Ownership - Planning the System of Farming and the Land and Building Improvements Needed to Put the Farm in Livable and Operable Condition Consistent with the Planned Farm and Home Operations

A Action by County Supervisor

1. Assists the family in making a thorough analysis of the capabilities, resources, and needs of the family-type farm.
2. Contributes technical and professional agricultural information with respect to the best combination of crop enterprises or livestock enterprises that will provide complete, efficient, productive and profitable use of the available land, capital, and family labor.
3. Reaches mutual understanding with the applicant as to the system of farming to be carried out on the farm and records the agreement on Forms FHL-14 and 14A.
4. Assists the family in making a thorough inspection of the land and buildings, and contributes technical and professional information with respect to land and building improvements needed to put the farm in livable and operable condition consistent with the planned cropping and livestock systems.
5. Advises the family with respect to FHA minimum standards as they apply to the proposed improvements to be made to the land and buildings.
6. Reaches mutual understanding and agreement with the family on each item of land and building improvement to be made and records the agreement in simple non-technical language describing the type, scope, and extent of each item of improvement for use by the County Supervisor in preparing the Farm Development plan and for use by the applicant in obtaining plans, specifications, and cost estimates.

7. Furnishes the applicant with one or more copies of the outline description of the agreed upon improvements to be made and advises him what descriptive materials such as sketches, detail working drawings, specifications, and cost estimates, etc. that he will need to furnish.
8. Examines cost estimates, plans, specifications, and other descriptive material furnished by the applicant for conformance with FHA minimum standards and to see if the estimated costs are in line with the costs of material and labor for comparable work in the area.
9. Prepares Form FHL-643 in pencil briefly describing in non-technical language each item of construction and land development previously agreed upon with the applicant.
10. Requests appraisal and engineering services.

V Farm Housing - Preparing Form FHL-197A and planning Building Construction and Repair

A Action by County Supervisor

1. Prepares Form FHL-197A.
2. Reaches mutual agreement with applicant as to each item of construction to be performed.
3. Advises applicant with respect to FHL minimum standards, plans, specifications, cost estimates, etc., same as FO.

VI Preparation of Appraisal Reports and Examination of Plans, Specifications, and Cost Estimates

A Responsibility of Appraiser-Engineer

1. Visits farm and prepares appraisal report.
2. Inspects the land and the buildings on the farm with the applicant and the County Supervisor, and reviews the description of the planned improvements including the drawings, specifications, and cost estimates to see that the plans are in sufficient detail to describe the work, that the proposed work meets FHA minimum construction and land development standards, and that the estimated cost is adequate to perform the work. Reviews plans for use or

disposition of any surplus buildings, timber ready for harvest, sand, gravel, or stone that is suitable for use in performing farm development or that can be sold and the net proceeds used in paying the cost of performing planned farm development to see that plans and estimates are adequate. Reviews plans and specifications for essential improvement items or appurtenances to see that the items upon installation will become permanent real estate fixtures to pass with the land when it changes hands. Examines Form FHI-643, makes sure that it adequately describes the work and accurately reflects the cost of all work to be performed, and approves the Farm Development plan by signing and dating Form FHI-643 together with the related drawings and specifications. Completes Part A of Form FHI-42 and signs and dates the form. (Note: Ordinarily the appraisal and engineering work referred to in 1 and 2 above will be completed by the County Supervisor-Appraiser on his initial visit to the farm.)

VII Reaching Understanding with Applicant

A Action by County Supervisor

1. Makes sure that applicant fully understands the work to be performed and that he is in full accord with the proposed development plans.
2. Makes sure that applicant fully understands that none of the planned improvements are to be started before loan closing, and that none of the funds provided for in the Farm Development plan may be used to pay debts for any labor or material purchased before the loan is closed.

VIII Review of Plans, Specifications, and Farm Development Plan After Loan Approval and Prior to Loan Closing

A Action by County Supervisor

1. Review each item of planned farm development, including plans, specifications, and cost estimates with the applicant upon receipt of closing instructions and prior to loan closing, and make sure that the applicant fully understands that all items of farm development are to be performed in strict compliance with approved plans and specifications, and in accordance with approved schedules for starting and completing each item; that no changes are to be made without prior approval by the FHI; that all funds for farm development including any personal funds which he is to furnish will be deposited in a supervised bank account on or before the date of loan closing; and that arrangements are made for providing and paying for adequate insurance on the buildings to become effective on the date of loan closing.

Supplement to Page 4

Use of Appraisal Report, Farm Development Plan, and Farm and Home Plans by County Committee, County Supervisor, and Loan Approval Official

A Action by County Supervisor

1. Reviews the Appraisal Report, the Farm Development Plan, and the Farm and Home Plans with the County Committee, calling particular attention to the significant findings reported by the Appraiser, the cropping and livestock system reflected in the Farm and Home Plans, the nature, extent, and estimated cost of the proposed farm development work.
2. Visits farm with the County Committee after Appraisal Report, Farm Development Plan, and Farm and Home Plans have been prepared and assists the County Committee in making a thorough on-the-ground examination of the entire farm including all land and building improvements and appurtenances.
3. During their visit to the farm the County Supervisor should call the County Committee's attention to important items included in the Appraisal Report; the planned improvements included in the Farm Development Plan; and other significant information included in the docket, in order that the Committee may have full knowledge of the facts as reported so as to make appropriate use of the information in determining the fair and reasonable value of the farm after the proposed improvements are made.

[illegible]

1. The first step is to identify the problem. This involves understanding the situation and the goals that need to be achieved.

IX

Performing Farm Development

A Action by County Supervisor

1. Immediately following loan closing, completes final arrangements with borrower for starting the planned farm development work.
2. For items of work to be performed by contract method, assists borrower in obtaining bids on Form FHA-927, "Invitation for Bid (Construction Contract)."
3. For items of work to be performed by borrower method, advises borrower of his duties and responsibilities with respect to purchasing, inspecting, and storing material, hiring and utilizing qualified laborers, obtaining and checking invoices for material, maintaining Form FHA-997, "Statement of Labor Performed," payment of obligations for material and labor, obtaining permits, liability or workmen's compensation insurance, etc.
4. Supervises the opening of bids, advises with the borrower regarding bid proposals, and, if any bids are acceptable to the borrower and the Supervisor, prepares the Construction Contract, examines any surety bonds or Schedules of Prices for partial payment furnished by the contractor, and approves or rejects the contract.
5. Visits the farm and sees that any new buildings are properly located and laid off, and that land development is performed at the proper location.
6. Visits the farm and inspects the work at appropriate intervals to see that material and workmanship comply with approved plans and specifications.
7. Records inspections on Form FHA-998, "Report of Periodic Inspection," and sees that inspection records and appropriate follow-up action recorded on the area guide and signaled for future servicing.
8. Sees that appropriate action to correct deficiencies is taken promptly.
9. Prepares FHA-924, "Request for Development Changes," and FHA-925, "Contract Change Order," where changes in the Farm Development Plan or changes in the Construction Contract are necessary and appropriate.
10. Inspects work in place; examines evidence furnished by contractor regarding payment for labor and material; examines lump sum agreements and invoices for material purchased by borrower and statements of labor performed, and countersigns checks for payment when requirements have been met.

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11. Sees that adequate records of all deposits and disbursements are maintained on Form FHA-597, "Statement of Deposits and Withdrawals," and that all lump sum agreements, signed invoices, and statements of labor performed, covering all disbursements are correct and filed according to applicable procedure.
12. Makes final inspection as soon as possible after a given item of farm development has been completed, sees that all deficiencies are corrected, prepares final inspections on Form FHA-998, and, if borrower and Supervisor approve and accept the work, signs and dates the inspection report.
13. Examines Forms FHA-232 and FHA-205 furnished by the contractor for work performed by the contract method, and, if all requirements have been fulfilled, countersigns check for final payment.
14. Examines all unpaid invoices, statements of labor performed, and releases of claimants furnished by the borrower for work performed by the borrower method, and, if they are in proper order for payment, countersigns checks for final payment for labor and material used in completing the item.
15. When all items of planned farm development work have been completed, inspected, approved, and accepted, and after all obligations for approved items of farm development have been paid, countersigns check refunding all unused funds on deposit in the supervised bank account, closes the supervised bank account, and delivers each paid Form FHA-997 to the borrower along with all itemized statements for material and lump sum agreements.

X

Servicing Delinquent Farm Development

A Action by County Supervisor

1. Sees that records of starting and estimated completion dates are maintained, that appropriate notations on progress and necessary follow-up action are recorded and signaled on the area guide, and that visits are made to the farm at appropriate intervals to see that the work is performed on schedule and according to approved plans and specifications.
2. When it is necessary to delay the starting or completion of an item for justifiable reasons, approves and records the changes on Form FHA-643 after reaching satisfactory understanding with the borrower as to when the work will be started and completed.
3. Where delay in starting or completing an item of farm development is not fully justified, advises borrower that work must be performed according to approved plans^{and} specifications, and, if he does not complete the work, it will be necessary for the FHA to call on him to pay his loan in full.

4. If a satisfactory agreement cannot be reached with the borrower for completing the work, or if the borrower agrees to complete the work but fails to do so, prepares a comprehensive report of the facts on Form FHI-506 for review and recommended servicing action by the County Committee and State Field Representative.

XI

Farm Ownership - Real Property Insurance

A General Requirements

1. Legislative Requirements - Borrower must furnish and pay for insurance on buildings on farms securing FO loans in an amount sufficient to protect the interest of the Government in the security property.
2. Borrower's Selection of Company - Borrower must be given free choice in selection of insurance company provided insurance meets FHI requirements.
3. Employee's Restrictions - No employee directly or indirectly may issue property insurance policy to a FO borrower, and may not solicit, direct, or influence a borrower with respect to securing or servicing insurance.
4. Responsibility - The County Supervisor is responsible for taking all actions necessary to protect the Government's interest in all buildings securing FO loans.
5. Exception of Buildings from Insurance - The State Director may except buildings from insurance only under the conditions stated in FHI Instruction 426.1, paragraph I D 1.
6. Waiver of Insurance Requirement - When the outstanding FO balance is \$500 or less, the State Director may waive the insurance requirements only when all of the conditions stated in FHI Instruction 426.1, paragraph I D 2, are met.
7. Authority to Adjust - The County Supervisor will take the steps when necessary to protect the property from further damage, and will request State Office assistance where serious problems arise with respect to protecting the Government's interest in the property.
8. Effective date of Insurance - Insurance must be in effect continuously from the time of loan closing until loan is paid in full.

The first part of the paper discusses the importance of the study of the history of the English language. It is a branch of linguistics which deals with the changes in the language over time. The study of the history of the English language is important for many reasons. It helps us to understand the development of the language and the influence of other languages on it. It also helps us to understand the social and cultural changes that have taken place in the English-speaking world.

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B Property Insurance with the Houston Company

1. Purpose - To provide a method by which the Government may obtain insurance on security property.
2. Circumstances Under Which Insurance is Obtained Through the Houston Company - (a) Borrower voluntary elects to insure with the Houston Company; (b) borrower will not or cannot provide and continuously maintain acceptable insurance with another company; (c) no other insurance policy will be accepted from borrower after insurance is ordered from Houston Company unless borrower pays premium on Houston certificate to date of cancellation.
3. Rates and Terms of Insurance with the Houston Company - (a) Term not less than one year on new or renewal insurance.
4. Coverage - (a) Insure all essential buildings; (b) insure for full replacement value.
5. Requesting Insurance and Premium Payment - (a) At time of loan closing; (b) before existing certificate expires; (c) budget personal funds for premium payment; (d) deposit funds in supervised bank account for premium payment; (e) use of P&S and FO loan funds for premium payment; (f) reporting facts to State Office with request for payment of premium out of FO loan funds; (g) form of payment.
6. Certificates of Insurance and Endorsements - Must be checked against FHA-42 or 42A for accuracy.
7. Cancellation of Insurance After Loans are Paid in Full Where: (a) Borrower will continue as owner; (b) borrower will not continue as owner; (c) use of Form FHL-152 (Form Letter) to notify Houston Company of final payment.
8. Losses - Repairs and Replacements - (a) Reporting losses on Form 300, "Notice of Loss;" (b) protective repairs - \$500 or less; (c) follow-up on unpaid losses; (d) informal bids or itemized bills on losses of \$500 or less; (e) execution of Proof of Loss by borrower and execution of Certificate of Satisfaction (on reverse of Proof of Loss) by County Supervisor; (f) losses over \$500; (g) plans, specifications, and cost estimates for replacement of losses - review by Engineer where necessary; (h) bids or itemized cost estimates for repairs and replacements; (i) contracts for repairs and replacements; (j) payment of losses after completion and inspection of repairs or replacements and execution of Proof of Loss and Certificate of Satisfaction.

THE HISTORY OF THE UNITED STATES OF AMERICA

CHAPTER I. THE DISCOVERY OF AMERICA.

THE first discovery of America was made by Christopher Columbus in 1492. He was an Italian explorer who sailed for Spain. He discovered the New World, which was then called America. He was the first European to reach the Americas. He was also the first to name America. He called it America because it was named after him.

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9. Losses - Advance of Insurance Loss Funds - (a) Authorized only under the following circumstances: (1) low bidder is unable to finance construction, (2) no reasonable bids can be obtained, (3) borrower agrees to do the work with hired labor and is competent and able to do the work promptly without interfering with his farming operations; (b) processing advance payments and disbursement of funds.
10. Losses - Cash Settlements - (a) Cash settlements may be made at the direction of the Houston Company only on condition that repairs and replacements will not be made and the State Director requests the cash settlement; (b) cash settlements will not be made for more than the depreciated replacement value (actual cash value) of the property at the time of the loss; (c) the proceeds from cash settlements must be applied as extra payment on the loan; (d) requests for cash settlements must be prepared according to FHA Instruction 426.1, paragraph II P, and submitted to the State Office for approval.

C Insurance with Companies Other than the Houston Company

Requirements:

1. The insurance company must be licensed to do business in North Carolina and must issue a standard fire insurance contract approved by the State Insurance Commission insuring against loss by fire, lightning, and extended coverage for the full depreciated replacement value of the buildings.
2. The original policy must be delivered to the County Supervisor with a standard mortgage clause (without contribution) attached to the policy or printed in the policy. (See FHA Instruction 426.1, paragraph III A 1 through 9, for detail requirements with respect to policy requirements, mortgage clauses, terms, premium payments, and policy restrictions.)
3. Processing Policies, Endorsements, and Binders - (See FHA Instruction 426.1, paragraph III B, 1, 2, 3, and 4, for requirements with respect to new insurance, supplemental insurance, renewal and substitute insurance, and binders.)
4. Examination by County Office of Policies, Endorsements, and Binders - The County Supervisor is responsible for examining all insurance policies or binders submitted by a borrower and for determining whether the policy meets all of the requirements of FHA Instruction 426.1.
5. Vacancies, Change of Occupancy, Release of Mortgage Interest, Lost or Misplaced Policies, Expiration, and Records - (See FHA Instruction 426.1, paragraph III F, G, H, and I, for duties and responsibilities of the County Supervisor with respect to these items.

6. Losses - (a) The borrower should be instructed to report Losses promptly to the insurance company and to the County Supervisor, to make protective repairs, and to complete adjustments; (b) the County Supervisor should see that the emergency protection of the property is made, and should request authority from the State Office to arrange for emergency protection when the borrower will not or cannot arrange adequate protection; (c) the County Supervisor may consult with the borrower regarding loss adjustments but may not enter into negotiations with insurance adjusters or company representatives relative to adjustment or settlement of losses; (d) the County Supervisor will follow-up on all unpaid losses, and will make sure that the payment is sufficient to cover the damage within the limits of the policy before endorsing loss drafts. (See FHA Instruction 426.1, paragraph III K 4, 5, 6, 7, and 8, for action to be taken and procedure to be followed by the County Supervisor with respect to Loss Drafts, Disposition of Loss Payments, Repairs and Replacements, Reinstatement after Loss, and Subrogation Agreements.)

XII

Farm Housing - Real Property Insurance

A General Requirements

1. Legislative requirements same as for Farm Ownership loans.
2. Loans Secured by a First Mortgage - Requirements same as for Farm Ownership loans whether insurance is carried with the Houston Company or any other company than the Houston Company.

B Loans Secured by Other Than a First Mortgage

1. Amount of Insurance and Buildings to be Insured - The borrower must insure all major buildings which are economically essential to the farm operation for the full depreciated replacement value or the total amount of the real estate debt, whichever is less.
2. Insurance Policies and Records of Insurance - (See FHA Instruction 426.11, paragraph III A, for requirements.)
3. Insurance to be Ordered from the Houston Company - Where Farm Housing loans are secured by other than a First Mortgage insurance will be ordered from the Houston Company only when the borrower does not or cannot furnish adequate property insurance, fails to furnish proper evidence of acceptable insurance in force, the policy is not endorsed or increased to make it acceptable, the FHA is not furnished a proper mortgage clause, or the insurance is canceled or expired and proper evidence of acceptable insurance is not furnished the FHA. Insurance will be ordered from the Houston Company for the above reasons solely for the protection of the Government's interest, and will be limited to the depreciated replacement value of the major buildings on the Farm Housing debt, whichever is less.

C Losses

1. Loans Secured by a First Mortgage - Loss claims and repair or restoration of losses will be processed the same as for Farm Ownership loans.
2. Loans Secured by other than a First Mortgage - County Supervisors will consult with the State Field Representative who will decide what disposition will be made of any loss funds. (See FHA Instruction 426.11, paragraph V C 1, for policy and procedure to follow in processing losses and endorsing drafts.)

1. The first part of the paper is devoted to a general discussion of the problem of the existence of solutions of the system of equations (1) for arbitrary values of the parameters α and β . It is shown that the system has solutions for all values of the parameters α and β if the function $f(x)$ is continuous and has a bounded derivative. The second part of the paper is devoted to a detailed study of the properties of the solutions of the system of equations (1) for arbitrary values of the parameters α and β . It is shown that the solutions of the system of equations (1) are unique and depend continuously on the parameters α and β . The third part of the paper is devoted to a study of the asymptotic properties of the solutions of the system of equations (1) for large values of the parameters α and β . It is shown that the solutions of the system of equations (1) approach zero as the parameters α and β approach infinity.

(Not for
Official Use)

SAMPLE ESTIMATE SHEET

QUANTITY :	ITEM OF WORK	:MATERIAL COST	:LABOR COST	:TOTAL COST
:	Excavation	:	:	:
:	Footings	:	:	:
:	Foundation walls & vents	:	:	:
:	Framing Lumber	:	:	:
:	Roofing & Flashing	:	:	:
:	Chimneys & Flues	:	:	:
:	Siding or Veneering	:	:	:
:	Windows & Frames	:	:	:
:	Exterior Doors & Frames	:	:	:
:	Hardware Rough Nails &Bolts:	:	:	:
:	Exterior Trim	:	:	:
:	Concrete Plain Porch &Steps :	:	:	:
:	Exterior Painting	:	:	:
:	Wiring	:	:	:
:	Heating	:	:	:
:	Plumbing	:	:	:
:	Finish Flooring	:	:	:
:	Plastering or Sheetrock	:	:	:
:	Ceiling Finish Celotex or Other	:	:	:
:	Interior Doors & Trim	:	:	:
:	Hardware Finish	:	:	:
:	Kitchen Cabinets -complete :	:	:	:
:	Floor Finishing	:	:	:
:	Tile or Linoleum Floors	:	:	:
:	Tile (Wainscoating)	:	:	:
:	Interior Trim	:	:	:
:	Insulation	:	:	:
:	Interior Painting	:	:	:
:	Screens	:	:	:
:	Gutters & Down spouts	:	:	:
:	Mantels & Hearths	:	:	:
:	Miscellaneous	:	:	:

SAMPLE ESTIMATE OF LABOR AND
MATERIAL COST OF TYPICAL DWELLING

COUNTY ROCK
BORROWER JOHN DOE
DATE JULY 15, 1954

TYPE OF BUILDING DWELLING
PLAN NUMBER TYPICAL

QUANTITY	ITEM OF WORK	MATERIAL COST	LABOR COST	TOTAL COST
300 lin.ft.	Excavation, Trenches by hand:	\$ 0	\$ 12	\$ 12
8 cu. yds.	Footings 1-3-5 concrete	96	12	108
400 blks.	Foundation Walls & Vents 8Vts	176	80	256
14 M. Ft.	Framing Lumber @ \$60	840	420	1260
14 sq.	Roofing & Flashing 100 ft.fl:	120	56	176
2 m bk.	Chimneys & Flues & Piers	85	80	165
20 sqs.	Siding or Veneering & Paper	260	40	300
18	Windows & Frames & Hdw.	450	90	540
3	Exterior Doors & Frames	105	45	150
4 Kgs.	Hdw. Rough Nails & Bolts	40	0	40
300 lin.ft.	Exterior trim 3 unit	75	75	150
2 cu.yds.	Concrete Plain Porch & Steps	40	20	60
2 coats	Exterior painting 4 gals.	25	100	125
40	Wiring	66	60	126
F.F.	Heating	225	50	275
Complete	Plumbing	650	250	900
1500 ft.	Finish flooring	300	60	360
4000 ft.	Plastering or Sheetrock	240	80	320
1500	Ceiling Finish Celotex or Other	135	30	165
11	Interior Doors & Trim	220	30	250
Locks, etc.	Hardware Finish	75	25	100
See Plan	Kitchen Cabinets-Complete	125	100	225
1200 ft.	Floor Finishing	40	80	120
See Plan	Tile or Linoleum Floors	105	35	140
100 sq.ft.	Tile (Wainscoting)	90	35	125
300 sq.ft.	Interior Trim, Base & Other	45	45	90
1200 ft.	Insulation	96	24	120
2 coats	Interior Painting	70	100	170
See Plan	Screens & Screening	98	102	200
180 ft.	Gutters & Down spouts	75	25	100
1	Mantels & Hearths	50	25	75
	Miscellaneous	350	0	350
TOTALS		5367	2186	7553

SAMPLE ESTIMATE OF LABOR AND
MATERIAL COST OF TYPICAL DWELLING
CONTINUED

Example No. 1 as shown on Sample Estimate Sheet consists of typical frame structure having 1363 sq. ft. area.

This structure is neatly but inexpensively designed and constructed.

Below are guides showing how construction cost may change with the use of different kinds of materials, or where additions or changes are made in the plans and specifications.

NO. 1 FRAME STRUCTURE

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Cost per Sq. Ft.</u>
\$5367.00	\$2186.00	\$7553.00	\$5.54

NO. 2 BRICK VENEER

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Cost per Sq. Ft.</u>
\$5611.00	\$2436.00	\$8047.00	\$5.90

NO. 3 CENTRAL HEATING PLANT WITH REGISTERS IN EACH ROOM
TOTAL ESTIMATED COST OF HEATING PLANT INSTALLED \$1200

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Cost per Sq. Ft.</u>
\$6061.00	\$2411.00	\$8472.00	\$6.22

NO. 4 WITH BASEMENT

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Cost per Sq. Ft.</u>
\$5886.00	\$2456.00	\$8342.00	\$6.12

Items 2, 3, 4 represent costs added to the total cost of Frame Structure referred to in Item No. 1, less the cost of any items replaced by the addition.

A fair estimate of cost of materials is 70% and labor 30% of the total cost of constructing a rural dwelling.

TOTAL ESTIMATED COST OF BASEMENT FOR NO. 1 FRAME STRUCTURE MAKING NO DEDUCTIONS FOR MATERIALS OR LABOR IS AS FOLLOWS:

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Cost per Sq. Ft.</u>
\$ 850.00	\$ 677.00	\$1527.00	\$1.21

ESTIMATED COST OF LABOR & MATERIAL
FOR WORK IN PLACE

I. FOUNDATION INCLUDES

Excavation, footings, foundation walls and vents.

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Percent of total job Cost</u>
\$272.00	\$104.00	\$376.00	4.97%

II. ROUGH CARPENTRY INCLUDES

Framing, floors complete, roofing and flashing, siding, windows and frames, exterior doors and frames complete, rough hardware, exterior trim in place, painted one coat of exterior paint.

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Percent of total job Cost</u>
\$1990.00	\$856.00	\$2846.00	37.68%

III. INTERIOR FINISH INCLUDES

Flooring, sheetrock, celotex, interior doors and trim, finish hardware, interior trim, insulation, mantels and hearths, heating, plumbing complete, except disposal plant, wiring complete, except fixtures.

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Percent of total job Cost</u>
\$2002.00	\$629.00	\$2631.00	34.84%

IV. FINAL FINISH INCLUDES

Light fixtures, sewage disposal plant, kitchen cabinets, exterior floors and steps, floor finishing, tile and linoleum, interior painting, screens, gutters, and down spouts and miscellaneous items, completing of exterior painting and all other items necessary to complete dwelling.

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Percent of total job Cost</u>
\$1103.00	\$597.00	\$1700.00	22.51%

TOTALS OF ABOVE

<u>Material Cost</u>	<u>Labor Cost</u>	<u>Total Cost</u>	<u>Percent of total job Cost</u>
\$5367.00	\$2186.00	\$7553.00	100%

1363 sq. ft. in dwelling cost \$5.54 per sq. ft.

ESTIMATED UNIT COST OF MATERIAL AND
LABOR FOR CONSTRUCTION

<u>ITEM OR UNIT</u>	<u>MATERIAL COST</u>	<u>LABOR COST</u>	<u>TOTAL COST</u>
100 lin.ft. excavation (foundation trenches)	0	\$ 14.00	\$ 14.00
Basement excavation (per cu. yd.)		.75	.75
Concrete footings (per 100 lin.ft. 6"x16")	\$ 60.00	3.00	63.00
4" concrete slab (per sq. yd.)	1.75	.50	2.25
8" foundation blocks (per 100)	25.00	15.00	40.00
4" concrete blocks (per 100)	17.00	10.00	27.00
4" brick wall 2'0" high (per 100 lin.ft.)	60.00	30.00	90.00
8" brick wall 2'0" high (per 100 lin.ft.)	55.00	25.00	80.00
8"x16" cast iron vents (with shutters)	2.25	0	2.25
12" termite shield (26 gauge)(per 100 ft.)	45.00	15.00	60.00
Chimneys 36" fireplace, 20' high complete with damper, fireplace & hearth	175.00	85.00	260.00
Brick flues 17"x17" (complete with lining)	40.00	25.00	65.00
Brick flues 17"x24" (double flue lining)	50.00	30.00	80.00
Siding - asbestos (per 100 sq.ft.)	11.50	3.50	15.00
Siding - wood (#1 per 100 sq. ft.)	15.00	4.00	19.00
Brick veneering (per 100 sq. ft.)	45.00	35.00	80.00
Windows complete (frame trim & hardware)	25.00	5.00	30.00
Window screens - complete	4.00	.50	4.50
210 lb. asphalt shingles (complete with 15# felt)	7.50	2.00	9.50
Framing lumber including all sheathing	70.00	30.00	100.00
Exterior trim - 4 unit (per 100 lin. ft.)	35.00	15.00	50.00
Concrete steps (per lin. ft. each step)	.75	.75	1.50
Exterior painting (per 100 ft. sq.)	3.50	3.00	6.50
12" gutters & 2"x3" down spouts (per 100 ft.)	35.00	30.00	65.00

<u>ITEM OR UNIT</u>	<u>MATERIAL COST</u>	<u>LABOR COST</u>	<u>TOTAL COST</u>
Exterior doors (complete hdw. & trim)	\$ 40.00	\$ 7.50	\$ 47.50
Screen doors (complete hdw. & guards)	12.00	3.00	15.00
Interior doors (complete with trim, jams & hdw.)	20.00	5.00	25.00
Interior trim 3-unit (per 100 lin.ft.)	20.00	5.00	25.00
3/8" sheetrock installed complete with tape, crack filler, sanded smoothly (per 100 sq. ft.)	6.50	3.50	10.00
Plastering per 100 sq. yd. including lath, nails, corner beads and other	100.00	75.00	175.00
Select oak flooring (per 100 sq. ft.)	22.50	7.50	30.00
Floor finishing (per 100 sq. ft.)	7.00	5.00	12.00
Plumbing (complete with tub, shower, commode, lavatory, kitchen sink, hot water heater and roughing	550.00	200.00	750.00
Sewage disposal plant	100.00	50.00	150.00
Wiring, including main, range and 8 circuit panel (per outlet) no fixtures	2.50	2.00	4.50
Kitchen cabinets (per sq. front ft.)	1.25	.75	2.00
Linoleum per sq. yd.	1.75	1.00	2.75
Heating 50,000 B.T. U.'s floor furnace (incl. tank)	225.00	50.00	275.00
Heating circulating hot air (6 rooms)	750.00	250.00	1000.00

FARM DEVELOPMENT PLAN

ADDRESS

ITEM NO.	TYPE OF DEVELOPMENT	NEW OR RE- PAIR	CONTRACT METHOD	BORROWER METHOD			VALUE OF MATERIALS FURNISHED BY BORROWER	TOTAL CASH COST (Add columns 3, 4, and 5)	ESTI- MATED COMPLE- TION DATE
			Cash Cost	Cash Cost of Materials	Cash Cost of Hired Labor	Value of Borrower Labor			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			\$	\$	\$	\$	\$	\$	
TOTALS			\$	\$	\$	\$	\$	\$	X X X X

16-62943-2 U. S. GOVERNMENT PRINTING OFFICE

USE OF DWELLING SPECIFICATIONS FORM FHA 977

The following suggestions and examples are given to implement the sample instruction given in the Forms Manual Insert.

- I. In cases where this form is not used in its entirety and items such as Item 13, "Gutters and downspouts," and Item 22, "Insulation" are not to be installed, the word "none" should be inserted in the space following the item; thereby, eliminating any possibility of misunderstanding between the contracting parties as to whether the item is included.
- II. Under Item No. 5, "Exterior Walls" where masonry walls are specified, lintels will be of steel or reinforced concrete, whichever is more appropriate for the type of construction.
- III. Item No. 6, "Floor Framing." Both wood and concrete floors will be specified only in those cases where both frame and concrete floors will be installed in the livable area of the dwelling. Do not use Item No. 6 for porches since they will be described in Item No. 28 "Porches."
- IV. Where building paper such as 15-lb felt is to be used under roof or floors, it will be necessary to write it in under finish flooring or roofing, whichever is applicable.
- V. Item No. 24, "Plumbing." If grease trap or sewage disposal plant will be installed, they should be described in the blank spaces left in this item.

Example:

<u>FIXTURE</u>	<u>NO.</u>	<u>LOCATION</u>	<u>NAME AND PLATE NO.</u> FHA	<u>SPECIAL EQUIPMENT</u> W-GT-1
Grease trap	1	yard		
Sewage disposal plant	1	field	N.C. Board of Health	Special Bulletin No. 519

Note: This will leave more space under Item 30 for other items.

- VI. Item No. 25, "Electric wiring." It is recommended that a fuse box consisting of at least 8 circuits be specified.
- VII. Item No. 27, "Heating." Following the description of the heating system furnished by the applicant, insert in the space after "Other Equipment," "Heating plant will be sufficient in size and operation to furnish all livable area of dwelling heat at 72° Fahrenheit, when temperatures is 10° above zero outside.

DWELLING SPECIFICATIONS

Date

NAME ADDRESS

INSTRUCTIONS.—Describe all materials and equipment to be included in the proposed work. Where space is insufficient, enter "See Misc." and describe under item 30, or attach additional sheets. All work not so described must be shown on the related drawings.

GENERAL.—Each item of material and equipment shall equal or exceed that described or indicated. All work shall be performed in a workmanlike manner and in accordance with the best practice.

1. Excavation:

Bearing soil (describe) Minimum depth below finished grade

2. Foundations:

Footings: Material Mix Size

Forms Reinforcing

Exterior foundation wall material: Below grade Above grade

Interior foundation wall material Piers: Material and size

Columns: Material and size Girders: Material and size

Waterproofing (describe) ☐ Parged below grade

Termite protection: Material Foundation Vents: Material and size

Window area walls: Material Stair area walls: Material

Footing drains (describe) ☐ Outside ☐ Inside

☐ Access doors to basementless areas: Material and size

3. Chimneys:

Material Flue lining: Sizes ☐ Clean-out doors

Thimbles: Material Size Flashing material

4. Fireplaces:

☐ Solid fuel ☐ Gas burning ☐ Circulator type. Make and model

Fireplace lining Facing Hearth Mantel

Damper: ☐ Cast iron ☐ Sheet steel ☐ Ash dump ☐ Ash-pit clean-out door

5. Exterior Walls:

☐ Frame: Material or species Grade Stud size Spacing " o. c.

☐ Sheathing (describe) Thickness " Width "

☐ Solid ☐ Spaced " o. c. ☐ Diagonal ☐ Horizontal ☐ Corner bracing ☐ Horizontal bridging

Felt weight lb.

☐ Siding ☐ Shingles: Material or species Grade Type Size Exp.

☐ Stucco: Material Thickness " ☐ Lath: Material Weight lb.

☐ Other (describe)

☐ Masonry veneer on frame (describe)

☐ Masonry: Facing material Backing material Bond

Interior surfaces: ☐ Dampproofing coats of Furred with, spaced " o. c.

Lintels: Material Flashing materials at lintels

Sill material: Windows Doors

Exterior painting (describe)

6. Floor Framing:

Joist framing: Material Species and grade Sizes: First floor Second floor

Spacing: First floor " o. c. Second floor " o. c. Bridging

Slabs on ground: Material and thickness ☐ Reinf. Finish

Fill under slab: Material and thickness ☐ Waterproofing

Self-supporting slabs (describe)

7. Subflooring:

Floors Material Species and grade Type Size

Laid: ☐ Diagonal ☐ Right angle

8. Partition Framing:

Studs: Material or species _____ Grade _____ Size _____ Spacing _____" o. c.

9. Ceiling Framing:

Joists: Material or species _____ Grade _____ Size _____ Spacing _____" o. c.

10. Roof Framing:

Rafters: Material or species _____ Grade _____ Size _____ Spacing _____" o. c.

Collar beams: Material or species _____ Grade _____ Size _____ Spacing _____" o. c.

11. Roofing:

Sheathing: Material or species _____ Grade _____

Size and type _____ ☐ Solid ☐ Spaced _____" o. c.

Shingles: Material _____ Weight or thickness _____ Grade _____

Size _____ Exposure _____" ☐ Stained ☐ Painted _____

Built-up roofing (describe) _____ Number of plies _____ Surface material _____

☐ Gravel stops ☐ Snow guards Flashing: Material _____ Gage or weight _____

Other _____

12. Finish Flooring: (Wood only. Describe other finish flooring under item 20)

LOCATION	ROOMS	SPECIES	GRADE	SIZE	FINISH
First floor					
Second floor					
Attic floor					

13. Gutters and Downspouts:

Gutters: Material _____ Gage or weight _____ Size _____ Shape _____

Downspouts: Material _____ Gage or weight _____ Size _____ Shape _____

Paint: Material and number of coats _____ ☐ Strainers ☐ Splashblocks

14. Interior Wall and Ceiling Finish:

Lath: Material _____ Weight or thick. _____ Plaster: Number of coats _____ Thick. _____ Finish _____

Plaster on masonry: Number of coats _____ Thickness _____ Finish _____

Drywall: Material _____ Thickness _____ Joint treatment _____

Material _____ Thickness _____ Joint treatment _____

15. Decorating:

ROOMS	WALLS (Describe materials and application)	CEILINGS (Describe materials and application)

16. Interior Doors and Trim:

Doors: Type _____ Thickness _____ Material _____

Door trim: Type _____ Material _____

Baseboard: Type _____ Material _____

Paint or stain: Doors (describe) _____

Trim (describe) _____

17. Windows and Interior Trim:

Material _____ Make _____ Sash thickness _____" ☐ Double hung ☐ Casement _____

Trim: Material _____ (describe) _____

Paint: Materials and number of coats _____

Glass: Grade _____ ☐ Sash weights ☐ Balances: Type _____

☐ Weatherstripping: Type _____ Material _____ ☐ Caulking

Screens: ☐ Full ☐ Half Frame thickness _____" Screen cloth material _____ ☐ Mill-made ☐ Job-built

☐ Storm sash (describe) _____

Basement windows (describe) _____

18. Stairs: (Mark X in columns to denote MA=Mill assembled; JA=Job assembled; T=Turned.)

STAIR	MILL-MADE		JOB-BUILT	TREADS		RISERS		STRINGERS		HANDRAIL		BALUSTERS		
	MA	JA		Material	Thick.	Material	Thick.	Material	Size	Material	Size	Material	T	Size
Basement.....														
Main.....														
Attic.....														

19. Cabinets and Interior Storage:

Kitchen cabinets: Material ☐ Mill-made Make ☐ Prefinished ☐ Job-built
Counter top: Material Back and end splash: Material Edging: Material
Medicine cabinet: Make Model
Other cabinets (describe)
Clothes closet equipment (describe)
..... Shelving and cabinet finish coats of

20. Special Floors and Wainscot:

FLOORS	LOCATION	MATERIALS, COLOR, BORDER, SIZES, GAGE, ETC.	THRESHOLD	BASE	UNDERFLOOR	
WAINSCOT	LOCATION	MATERIAL, COLOR, SIZES, GAGE, ETC.	HEIGHT	HEIGHT AT TUB	HEIGHT AT LAV.	CAP

21. Entrances and Exterior Detail:

Main entrance door: Type Thickness'' Material
Entrance trim (describe)
Other entrance doors: Type Thickness'' Material
☐ Weatherstripping (describe)
☐ Screen doors: Thickness'' Screen cloth material ☐ Mill-made ☐ Job-built ☐ Guards
☐ Storm doors: Thickness'' ☐ Combination storm and screen doors: Thickness
Shutters: ☐ Mill-made ☐ Job-built ☐ Hinged ☐ Stationary. Type
Flashings (describe)
Hoods or canopies (describe)
Exterior millwork: Species and grade Painted coats of
Exterior metalwork: Painted coats of

22. Insulation:

Location, material, and thickness

23. Finish Hardware:

24. Plumbing:

FIXTURE	No.	LOCATION	MAKE	NAME AND PLATE No.	SPECIAL EQUIPMENT, ETC.
Sink.....					
Lavatory.....					
Water closet.....					
Bathtub.....					
Stall shower.....					
Laundry trays.....					

Bathroom accessories:
House sewer: ☐ Cast iron ☐ Tile ☐ Other Individual systems: ☐ Sewage disposal ☐ Water supply
Water piping: ☐ Galv. steel ☐ Copper or brass pipe ☐ Copper tubing ☐ Other Sill cocks; No.
Water heater: Type Make and model ☐ Vent material
Storage tank: Material Tank size gals. ☐ Insulated
☐ Gas piping ☐ Cooking ☐ Water heating ☐ House heating

25. Electric Wiring:

Service: ☐ Overhead ☐ Underground. Panel: ☐ Fuse box ☐ Circuit breaker Number of circuits
Interior: ☐ Conduit ☐ Armored cable ☐ Nonmetallic cable ☐ Knob and tube ☐ Other
Special purpose outlets: ☐ Range ☐ Water heater ☐ Other

26. Lighting Fixtures:

Total number of fixtures		Number to be installed in: Front entrance		Other entrances	
Porches	Vestibule	Living room	Dining space	Kitchen	Bathrooms
Hall	Bedrooms	Basement	Attic	Exterior floodlights	Garage
Other				Retail allowance, \$	

27. Heating:

☐ Steam: ☐ Vapor ☐ Hot water ☐ Gravity ☐ Forced ☐ 1-pipe ☐ 2-pipe Other _____
☐ Radiators ☐ Convectors ☐ Coils. Make _____ Type _____
 Totals s. f. _____ Btu per sq. ft. _____ Total Btu _____ Enclosures: Make _____ Type _____
 Warm air: ☐ Gravity ☐ Forced ☐ Pipeless ☐ Floor furnace ☐ Wall heater ☐ Space heater Other _____
 Blower: Make _____ Model _____ Capacity _____ c. f. m.
 Built-in bathroom heaters: ☐ Gas ☐ Electric. Make _____ Model _____
 Boiler, furnace or heater: Make _____ Model _____ Fuel: ☐ Coal ☐ Oil ☐ Gas Other _____
 Net output _____ Btu, rated in accordance with (code or authority) _____
 Calculated loads: Total _____ Btu Heating _____ Btu Attached hot water _____ Btu
 Firing equipment: Make _____ Model _____ Oil tank capacity _____ gal.
 Stoker: ☐ Bin feed ☐ Hopper ☐ Automatic ash removal. Firing rate _____ lb. per hour
 Oil burner: ☐ Pressure ☐ Rotary ☐ Vaporizing. Firing rate _____ to _____ gal. per hour
 Specialties (*describe*) _____
 Other equipment (*describe*) _____

☐ Built-in kitchen fan: Make _____ Model _____ ☐ Attic fan: Make _____ Model _____
☐ Vent duct: Material _____ Size _____

28. Porches:

Foundation construction (*describe*) _____
 Floor construction (*describe*) _____ Finish _____
 Columns (*describe*) _____ Ceiling and finish _____
 Roof construction (*describe*) _____ Roofing _____
 Other _____

29. Garage:

Foundation construction (<i>describe</i>)	_____
Walls (<i>describe</i>)	_____
Floor construction (<i>describe</i>)	_____ Finish _____
Ceiling construction (<i>describe</i>)	_____ Finish _____
Roof construction (<i>describe</i>)	_____ Roofing _____
Garage doors (<i>describe</i>)	_____
Other	_____

30. Miscellaneous:

(Describe any main dwelling materials, equipment, or construction items not described elsewhere herein or indicated on the drawings.)

SERVICE BUILDING SPECIFICATIONS

Date _____

SPECIFICATIONS FOR THE CONSTRUCTION OF _____
(Type of building)

FOR _____
(Name) (Address)

INSTRUCTIONS.—Describe all materials and equipment to be included in the proposed work. Where space is insufficient, enter "See Misc." and describe under item 18, or attach additional sheets. All work not so described must be shown on the related drawings.

GENERAL.—Each item of material and equipment shall equal or exceed that described or indicated. All work shall be performed in a workmanlike manner and in accordance with the best practice.

1. Excavation:

Bearing soil (describe) _____ Minimum depth below finished grade _____

2. Foundations:

Footings: Material _____ Mix _____ Size _____ Reinforcing _____

Foundation walls: Material _____ Mix _____ Reinforcing _____

Piers: Material and size _____ Mix _____ Reinforcing _____

Mortar mix _____ Waterproofing (describe) _____

3. Chimneys:

Material _____ Flue lining: Size _____ Thimble _____ Flashing material _____

4. Exterior Walls:

☐ Frame: Sill, plate, or post anchors (describe) _____

Sills or sole plates: Species and grade _____ Size _____ Preservative _____

Posts: Species and grade _____ Size _____ Preservative _____

Studs: Species and grade _____ Size _____ Spacing _____ " o. c. Type of bracing _____

☐ Pole type: Poles: Species _____ Size _____ Preservative _____

☐ Masonry: Material _____ Thickness _____ Mortar mix _____

Lintels: Material (describe) _____

Sill material: Windows _____ Doors _____

Sheathing: Material _____ Grade _____ Thickness _____ Width _____

☐ Diagonal ☐ Horizontal ☐ Solid ☐ Spaced _____ " o. c.

Siding: Material _____ Type _____ Grade or gage _____ Size _____

Exterior painting: Material and number of coats _____

5. Floor Framing:

Mud sills: Species and grade _____ Size _____ Preservative _____

Girders: Species and grade _____ Size _____ Preservative _____

Joists: Species and grade _____ Size _____ Spacing _____ " o. c.

Bridging: Size and type _____

Flooring: (describe) _____

Slabs on ground: Mix _____ Thickness _____ Reinforcing _____ Finish _____

Fill under slab: Material _____ Thickness _____ Waterproofing _____

6. Interior Wall Framing:

Posts: Species and grade _____ Size _____

Studs: Species and grade _____ Size _____ Spacing _____ " o. c.

Masonry: Material _____ Thickness _____

7. Ceiling Framing:

Joists: Species and grade _____ Size _____ Spacing _____ " o. c.

8. Roof Framing:

Rafters: Species and grade _____ Size _____ Spacing _____ " o. c.

Collar Beams: Species and grade _____ Size _____ Spacing _____ " o. c.

Purlins: Species and grade _____ Size _____ Spacing _____ " o. c.

Sheathing: Species and grade _____

Size and type _____ ☐ Solid ☐ Spaced _____ " o. c.

9. Roofing:

Metal: Material and type _____ Gage _____ Lap: Side _____ End _____
Ridge roll: Material, size, and type _____
Shingles: Material _____ Weight or thickness _____ Grade _____
Size _____ Exposure _____ ☐ Stained ☐ Painted _____
Built-up: (describe) _____ Number of plies _____ Surface material _____
Ventilators: Material _____ Type _____ Size _____ Number _____

10. Interior Wall and Ceiling Finish:

Material: Size, type, and grade _____
Painting: Material and number of coats _____

11. Doors and Gates:

Location _____ Type _____ Thickness _____ Material _____
Location _____ Type _____ Thickness _____ Material _____
Location _____ Type _____ Thickness _____ Material _____
Screen doors: Material _____ Size _____ Wire mesh _____ Number _____

12. Windows:

Material _____ Make _____ Size _____ Sash thickness _____
☐ Double hung ☐ Casement ☐ Other (describe) _____
Window screens: (describe) _____

13. Hardware:

14. Plumbing:

Fixture _____ No. _____ Location _____ Make _____
Fixture _____ No. _____ Location _____ Make _____
Fixture _____ No. _____ Location _____ Make _____
Water piping: ☐ Galvanized steel ☐ Copper tubing ☐ Other _____ Sill cocks: No. _____
Storage tank: Type _____ Material _____ Tank size _____ gals. ☐ Insulated
Drain pipes: Material and size _____ Floor drains: Material and size _____
Water heater: Type _____ Make and model _____
☐ Gas piping _____

15. Electric Wiring:

Service: ☐ Overhead ☐ Underground _____ Panel: ☐ Fuse box ☐ Circuit breakers
Number of circuits _____ Size of wires _____
Interior: ☐ Conduit ☐ Armored cable ☐ Nonmetallic cable ☐ Other _____
Special purpose outlets: ☐ Water heater ☐ Other _____

16. Gutters and Downspouts:

Gutters: Material _____ Gage or weight _____ Size _____ Shape _____
Downspouts: Material _____ Gage or weight _____ Size _____ Shape _____
Paint: Material and number of coats _____

17. Insulation:

Location, material, and thickness _____

18. Miscellaneous:

(Describe any materials, equipment, or construction items not described elsewhere herein or indicated on the drawings)

☐ FO—DIRECT

☐ FO-INSURED

☐ FH

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION

CASE NO.

VALUATION REPORT FOR INSURANCE

(See instructions on reverse side)

FULL NAME OF BORROWER(S)				MAILING ADDRESS			
PROPERTY SITUATED ON	ABOUT	DIRECTION	FROM		ON THE		
Acres	Miles				Side		
OF			IN		STATE OF		
Road			County				

PART A (Prepared by Engineer)									PART B (Prepared by County Supervisor)		
KIND OF BUILDING AND DIMENSIONS (1)	YEAR BUILT (2)	CON-STRUC-TION (3)	KIND OF ROOF (4)	KIND OF FOUN-DA-TION (5)	VALUE				AMOUNT OF INSURANCE REQUESTED (1)	RATE * (2)	PREMIUM * (3)
					PRESENT CONDITION		AS IMPROVED				
					REPLACEMENT (6)	DEPRECIATED REPLACEMENT (7)	REPLACEMENT (8)	DEPRECIATED REPLACEMENT (9)			
					\$	\$	\$	\$			\$
TOTALS	X X	X X	X X	X X	\$	\$	\$	\$	\$	X X	\$

DATE

, 19

By

Engineer.

*Where rate is same for all buildings figure TOTAL PREMIUM ONLY.

PART B—Continued

(4)	NEW INSURANCE	SUPPLEMENTAL TO CERT. NO.	RENEWAL OF CERT. NO.	TERM	INSURANCE EFFECTIVE	INSURANCE EXPIRES
-----	---------------	---------------------------	----------------------	------	---------------------	-------------------

I concur in the above statements and hereby apply for insurance only for those buildings for which amounts and premiums are set forth in

Part B, columns 1 and 3. Attached is _____ No. _____ for \$ _____ for payment of the premium.

(DATE TRANSMITTED TO COMPANY)

Signed _____
(BORROWER)

Date _____, 19____

INSTRUCTIONS

PART A.—To be completed for all FO and FH loans by the Engineer or such other person as may be designated by the State Director.

Columns will be completed as follows:

1. Show name of structure, such as dwelling, barn, tobacco barn, silo, etc., with dimensions—width, length, and height—in feet. Do not show inches.

All existing buildings and any new buildings to be erected will be listed.

2. Show the approximate year building was built where exact year is not known.

3. Use symbols as follows for the type of construction:

F—Frame

B—Brick

S—Stone

BV—Brick veneer

SV—Stone veneer

C—Concrete or cement

CB—Concrete block

M—Metal or ironclad

A—Adobe

RE—Rammed earth

If construction is other than that for which symbols are given, write out in full.

4. Use symbols as follows for kind of roof:

APPROVED ROOFING MATERIALS

M—Metal

ASB—Asbestos shingles

S—Slate

T—Tile

AS—Asphalt shingles

C/A—Approved composition shingles

UNAPPROVED ROOFING MATERIALS

WS—Wood shingles

FR—Felt roll roofing

B—Board

RR—Rubberoid roll roofing

TP—Tar paper

5. Use symbols as follows for foundation:

WP—Wood piers

CP—Concrete piers

MP—Masonry piers

SM—Solid continuous masonry (brick, stone, or concrete), excluding porches

- 6 and 8. The "Replacement Value" of a building will be figured on current labor costs and the current cost of materials of like kind and quality used in the building without deduction for depreciation; except that the cost of the following will not be figured in the valuation of the building for insurance purposes: Brick, stone, or concrete foundations, piers, or other supports which are below the surface of the ground; all excavations of whatever nature; and concrete walks, approaches, or ramps.

- 7 and 9. The "Depreciated Replacement Value" of a building is the actual cash value of the building and is not synonymous with market, assessed, or replacement value. It should be determined by deducting the actual physical depreciation from the present-day replacement value of the existing building.

PART B.—To be completed by County Supervisor when insurance will be requested from the Houston Fire and Casualty Insurance Company.

PART B will be used also by the County Supervisor for recording the insurance coverage submitted by the borrower in companies other than the Houston Company. The space at the bottom of the form will be used to record the name of the company(ies), agent(s), term, and expiration date(s).

CREDITS AND CHARGES

This information to be furnished by the Engineer or such other person as may be designated by the State Director only in the State or Territory where credits are given or charges are made in the Board Rate for the items listed below.

All buildings: (Show kind of building.)

Approved lightning rods

Exterior painted within last 5 years

Electric or gas lighting throughout

Plumbing throughout

Tobacco barns:

Air-cured or when firing is done by salamanders using coke for fuel

Flue- or fire-cured (equipped with flues whether fire used or not)

Dwellings:

Central heating plant

All rooms plastered on lath or sheathed with plaster, wall-board, tongue and groove, or wood panel

Approved spark arrester when roof is wooden

Heated by electricity

No chimney or standard chimney

Nonstandard chimney

Number of stovepipe connections

FORM FHA 927, INVITATION FOR BID
(Construction Contract)

I. USES OF FORM FHA 927 (Front side "Invitation for Bid")

- A. Used by the borrower in inviting and obtaining firm bids on work that is to be performed by contract. (See FHA Instruction 424.3 II C)
- B. Used by borrower in inviting and obtaining bids for use in filing insurance loss claims and for restoration of losses or replacement of damages.

II. HOW TO USE FORM FHA 927

- A. Enter the name and address of the owner of the property.
- B. Enter date the form is prepared and the place where the bids are to be received.
- C. Enter the date bids will be opened.
- D. Enter a brief description of buildings or units of work on which bids are invited.
- E. Give the name and location of the office or person where plans and specifications can be obtained.
- F. State whether a surety bond will or will not be required.
- G. State the amount of the liquidated damages.

Example:

\$10.00 for each calendar day of delay.

- H. State how payments will be made.

Example:

- (1) Payment in one lump sum upon completion of all the work.
- (2) Partial payment as the work progresses in the amount of 60% of the value of the work in place.
- (3) Partial payment as the work progresses in the amount of 90% of the value of the work in place and the value of the material suitably stored at the site.
(Method 3 will not be used unless a surety bond is furnished)

- I. Borrower should **inclose** returned addressed envelope marked "Sealed Bids for _____ (to be inserted by bidder) to be opened at _____ o'clock (A.M. or P.M.) on _____ (insert date and hour)
- J. Insert name and address of the person to whom bid is to be sent.

(Reverse side of form - BID)
over

BID
(Construction Contract)

- I. The bidder should enter his Bid on the reverse of Form FHA 927 by inserting the following:
- A. The name and address of owner.
 - B. The date of the "Bid".
 - C. Date of the "Invitation of Bid."
 - D. The items of work and the Bid price for each item.
 - E. The information called for with respect to starting and completing the work.
 - F. The name and address of the contracting firm and the title of the person who signed the bid.

INVITATION FOR BID

(Construction Contract)

(Name of owner)

(Place) _____

(Address)

(Date) _____

SEALED BIDS, subject to the conditions contained herein, will be RECEIVED until _____ { a. m.
p. m.

_____, 19_____, and then opened, for furnishing all materials and performing all work for

Plans and specifications, not exceeding two sets, may be obtained from _____

Surety bond in the amount of the contract price { will
will not } be required.

Liquidated damages for delay will be _____

Payments will be made as follows _____

Bids must be submitted on the reverse side of this form, and the successful bidder will be required to execute Form FHA-296, "Construction Contract," a copy of which is attached.

The right is reserved, as the interest of the owner may require, to reject any and all bids, to waive any informality in bids received, and to accept or reject any item of any bid unless such bid is qualified by specific limitation.

Envelopes containing bids must be sealed, marked, and addressed as follows:

Bid for _____

To be opened _____

(Address)

B I D
(CONSTRUCTION CONTRACT)

Date _____

(Name of owner)

(Address)

In compliance with your invitation for bids dated _____, the undersigned hereby proposes to furnish the material and perform the work for

in strict accordance with the plans and specifications for the consideration as follows:

Item

Price

\$ _____

and agrees, upon the acceptance of this bid within _____ days after the date of opening of the bids, that he will execute Form FHA-296, "Construction Contract," in accordance with the bid as accepted, and will give Form FHA-200, "Performance and Payment Bond," when required, with good and sufficient surety or sureties, within 10 days after the contract has been presented for signature.

The Bidder further agrees that if awarded the contract he will commence the work within _____ calendar days after the execution of the contract and that he will complete the work within _____ calendar days.

By _____

(Business address)

INSTRUCTIONS FOR PREPARING FORM FHA 296
CONSTRUCTION CONTRACT

- I. Line 1 enter the date on which the contract is executed by the contractor.
- II. Lines 2, 3, 4 enter the names and addresses of contracting parties.
- III. Description of work to be performed

- (A) Identify the work to be performed by typing a description of each item in the space provided in (A) following "The Contractor will furnish material and perform the work for,"

Example 1:

The construction of a three bedroom frame dwelling, smoke house, poultry house, pump house, the installation of a water pump, and for repairs to stock barn.

Example 2:

The repairs to dwelling, construction of a stock barn, clearing 50 acres of land and seeding 20 acres of pasture.

- (B) The total consideration must be spelled out and the figures must be entered in the spaces provided therefor, following "for the consideration of."
- (C) Following the words "in accordance with the General Conditions shown on the reverse side of this contract and the specifications and drawings as follows": identify the plans and specifications for each item of work to be performed by typing out an accurate description of all plans and specifications needed to adequately describe the work outlined in the first part of paragraph A including the name of the item, date prepared, date approved by FHA and other information to clearly identify the item.

Example:

North Carolina State College and U. S. Dept of Agriculture, Farm House Plan, Oregon '49, Plan #37, 6 sheets designed by J. C. Campbell, revised and approved by John L. Upchurch, FO Engineer on 7-22-54 and Form FHA 977, "Dwelling Specifications" approved by John L. Upchurch, FO Engineer 7-22-54.

Where S.C.S. plans or narrative outlines of work are used in connection with land development, each item must be identified and the work including the location must be clearly described.

- IV. Item B. Insert date contractor will begin work and date work will be completed.
- V. Item C. Type in one of the following statements from FHA Instruction 424.3 II E 1a, 1b or 2 whichever is applicable.

A. Paragraph 1a will be used if payment is to be made in lump sum after all work is completed and accepted.

B. Paragraph 1b will be used if payments are to be made for payment on 60% basis of work in place.

Note:

No full payment will be made on any unit of work until all work described in contract is completed. FHA Form 983 will be needed for this type of payment.

C. Paragraph 2, 90% of payment will be made if the contractor furnishes bond also a breakdown of work including prices and value of work performed.

VI. The amount of liquidated damages in blank space on back of contract form must be entered in all cases before the contract is executed by the contracting parties.

VII. Signatures of contracting parties

The contract must not be signed by the borrower until it has been approved by the County Supervisor.

Note:

After signature of contractor, enter name of contracting firm and give title of person or persons signing for the contractor, namely: owner of contracting firm, Partner, President, etc.

If Corporation, enter name of corporation and title of official signing the contract.

STATE

CONSTRUCTION CONTRACT

COUNTY

CASE No.

THIS CONTRACT, made this day of, 19.....,
by of
(hereinafter called the "Owner"), and of
..... (hereinafter called the "Contractor").

WITNESSETH that the parties hereto agree as follows:

(A) The Contractor will furnish materials and perform the work for

for the consideration of dollars (\$.....),
in accordance with the "General Conditions" shown on the reverse side of this contract and the specifications and
the drawings as follows:

(B) The Contractor will start work by, 19....., and will complete the
work by 19..... (See paragraph III of General Conditions.)

(C) The Owner will make payments as follows:

IN WITNESS WHEREOF, the parties hereto have executed this contract as of the date first above written.

.....
(Contractor)

.....
(Owner)

GENERAL CONDITIONS

I. CHANGES IN WORK.—The Owner may at any time, with the approval of the official designated by the Farmers Home Administration (hereinafter called the Representative), make changes in the drawings and specifications, within the general scope thereof. If such changes cause an increase or decrease in the amount due under this contract or in the time required for its performance, an equitable adjustment will be made, and this contract will be modified accordingly by a "Contract Change Order." No charge for any extra work or material will be allowed unless the same has been ordered on such contract change order by the Owner with the approval of the Representative, and the price therefor stated in the order.

II. INSPECTION OF WORK.—All materials and workmanship will be subject to inspection, examination, and test, by the Representative, who will have the right to reject defective material and workmanship or require its correction.

III. COMPLETION OF WORK.—If the Contractor refuses or fails to complete the work within the time specified in paragraph B of this contract, or any extension thereof, the Owner may, with the approval of the Representative, terminate the Contractor's right to proceed. In such event the Owner may take over the work and prosecute the same to completion by contract or otherwise and the Contractor will be liable for any excess cost occasioned the Owner thereby; and the Owner may take possession of and utilize in completing the work such materials and equipment as may be on the site of the work and necessary therefor. If the Owner does not terminate the right of the Contractor to proceed, the Contractor will continue the work, in which event, actual damages for delay will be impossible to determine, and, in lieu thereof, the Contractor may be required to pay to the Owner the sum of \$..... as liquidated damages for each calendar day of delay, and the Contractor will be liable for the amount thereof: *Provided, however,* That the right of the Contractor to proceed will not be terminated because of delays in the completion of the work due to unforeseeable causes beyond his control and without his fault or negligence.

IV. RELEASES.—Prior to final payment, the Owner will require the Contractor to submit evidence that all payrolls, material bills, and other indebtedness connected with the work have been paid.

V. OBLIGATION TO DISCHARGE LIENS.—Acceptance by the Owner and the Representative of the completed work performed by the Contractor and payment therefor by the Owner will not relieve the Contractor of his obligation to the Owner (which obligation is hereby acknowledged) to discharge any and all liens for the benefit of subcontractors, laborers, materialmen, or any other persons performing labor upon the work or furnishing material or machinery for the work covered by this contract, which have attached to or may subsequently attach to the property, or interest of the Owner.

VI. NOTICES AND APPROVAL IN WRITING.—Any notice, consent, or other act to be given or done hereunder will be valid only if in writing.

VII. FAIR EMPLOYMENT PRACTICE.—The Contractor, in the performance of this contract, will not discriminate against any employee or applicant for employment because of descent, race, or creed. The Contractor will include in all subcontracts a provision imposing a like obligation on subcontractors.

SUGGESTIONS THAT MAY BE USED IN PREPARING
"REQUEST FOR DEVELOPMENT CHANGES" FORM FHA 924

- I. Check type of loan and give the number of requests being made in numerical order.
- II. Strike out inapplicable portion of the paragraph.
- III. In the Column headed as "Item No." use the number of the item shown on the Farm Development Plan.
- IV. In space under "Description of Changes" give clear description of the changes and refer to forms, plans and specifications, if any, that describe changes.

Example:

If plans or specifications are being changed, identify them by name, number or both.

- V. Be sure to show the increase or decrease in cost, if any, opposite each item in the space provided for increase or decrease in cost. If personal funds are to be furnished by the borrower, enter the amount in the column headed "Increase in Cost," and state "personal funds deposited in the Supervised bank account by the borrower."
- VI. Justification. Be brief, but concise as to why the change or changes are needed.
- VII. Approval: See FHA Instruction 424.3, Paragraph V.

State _____

☐ FO ☐ FH ☐ WF

Farmers Home Administration

County _____

Change
No. _____

Case No. _____

REQUEST FOR DEVELOPMENT CHANGES

TO: FARMERS HOME ADMINISTRATION:

Date _____, 19____

I, _____, request

your approval of the following proposed changes in my Form FHA-643, "Farm Development Plan," or Form FHA-556, "Water Facilities Cost Estimate."* This request is in compliance with a previous understanding that all revisions of the plan are to be agreed upon mutually by the Farmers Home Administration and me.

(Signed) _____

* Strike inapplicable form.

Borrower.

[illegible]

Justification:

Recommended:

----- (Name) ----- (Title) ----- (Date), 19-----

----- (Name) ----- (Title) ----- (Date), 19-----

Approved:

-----, 19____
(Representative of Farmers Home Administration) (Title) (Date)

[illegible]

USE OF FORM FHA 925, "CONTRACT CHANGE ORDERS"

- I. Contract Change Orders, which alter farm development as planned on Form FHA 643, or which involve any transfer of funds, will not be approved by the official authorized to approve changes in farm development as outlined in FHA Instruction 424.3, paragraph V.
- II. The information for completing the first part of the form may be obtained from Form FHA 296. Orders will be numbered numerically beginning with No. 1.
- III. In the space provided under "Description of Changes," be sure to fully describe each change in a manner so that it will be clearly understood by all parties concerned.
- IV. Enter changes in price in the columns headed "Decrease" or "Increase" whichever is applicable.

If there are no changes in the price, enter "none." Also, be sure to enter changes if any in the contract price.
- V. Be sure to state the reason and justification for the proposed.
- VI. Changes in the starting or completion dates should be entered where applicable.
- VII. Contract change orders will be processed and approved in accordance with FHA Instruction 424.3, paragraph II H and V.

State _____

☐ FC ☐ FH

County _____

Order No. _____

Case No. _____

Contract for _____ Dated _____

Owner _____

To _____
(Contractor)

You are hereby requested to comply with the following changes from the contract plans and specifications:

DESCRIPTION OF CHANGES	DECREASE IN CONTRACT PRICE	INCREASE IN CONTRACT PRICE
	\$	\$
TOTALS	\$ _____	\$ _____
NET CHANGE IN CONTRACT PRICE	\$ _____	\$ _____

Justification:

The sum of \$_____ is hereby (added to) (deducted from) the total contract price. The time provided for completion is (increased) (decreased) by _____ working days (not changed). This document will become a supplement to the contract and all provisions of the contract will apply hereto.

Requested _____
(Owner) _____ (Date) _____

Accepted _____
(Contractor) _____ (Date) _____

Recommended _____

(Name)	(Title)	(Date)
--------	---------	--------

Recommended _____
 (Name) (Title) (Date)

Approved _____
(Representative of Farmers Home Administration) _____ (Title) _____ (Date) _____

USE OF FORM FHA 205, RELEASE BY CLAIMANTS

- I. Release by Claimants, Form FHA 205, will be used in all contract work. It will be used in borrower construction whenever the County Supervisor has reason to believe there may be causes for disputes or other misunderstanding.
- II. Preparation of Release by Claimants.
Name of contractor and location of property will be inserted in the space provided therefor.
- III. All persons furnishing materials or performing labor will sign release giving date of signing.
- IV. Contractor must furnish Form FHA 205, signed by all persons furnishing materials and performing labor and must furnish Form FHA 232, properly executed by the contractor before the check is countersigned for final payment, unless a surety bond is furnished by the contractor.

The undersigned, having received payment in full for all labor, material, supplies, or equipment supplied to _____ or to any subcontractor, in
(Name of contractor)
the construction or repair of the improvements upon the property located at _____

_____,
and furnished in the execution and fulfillment of contract between said contractor and _____
_____ dated _____, do
(Name of owner)
(does) hereby release and waive any and all claims, liens, and lien rights, of any kind, nature, or description
whatsoever, against said property and the owner thereof, and against said contractor.

Date _____

This image shows a blank sheet of white paper designed for handwriting practice. It features two vertical columns of horizontal lines. Each column contains ten sets of three-line guides: a solid top line, a dashed middle line, and a solid bottom line. The left column's lines are slightly offset to the right relative to the right column's lines, creating a staggered effect across the page. There is no text or other markings on the paper.

Date

To:
(Name of owner)

.....
(Address)

DEAR SIR:

I hereby acknowledge the receipt of
dollars (\$.....) in full payment of my contract dated
for the improvement work which I did for you and which is described in my contract.

I certify that I have paid in full for all materials purchased and all labor employed in the performance of this contract, and that there are no claims against me as an employer under this contract on account of injuries sustained by workmen employed by me thereunder. I hereby release you from any claims arising by virtue of this contract.

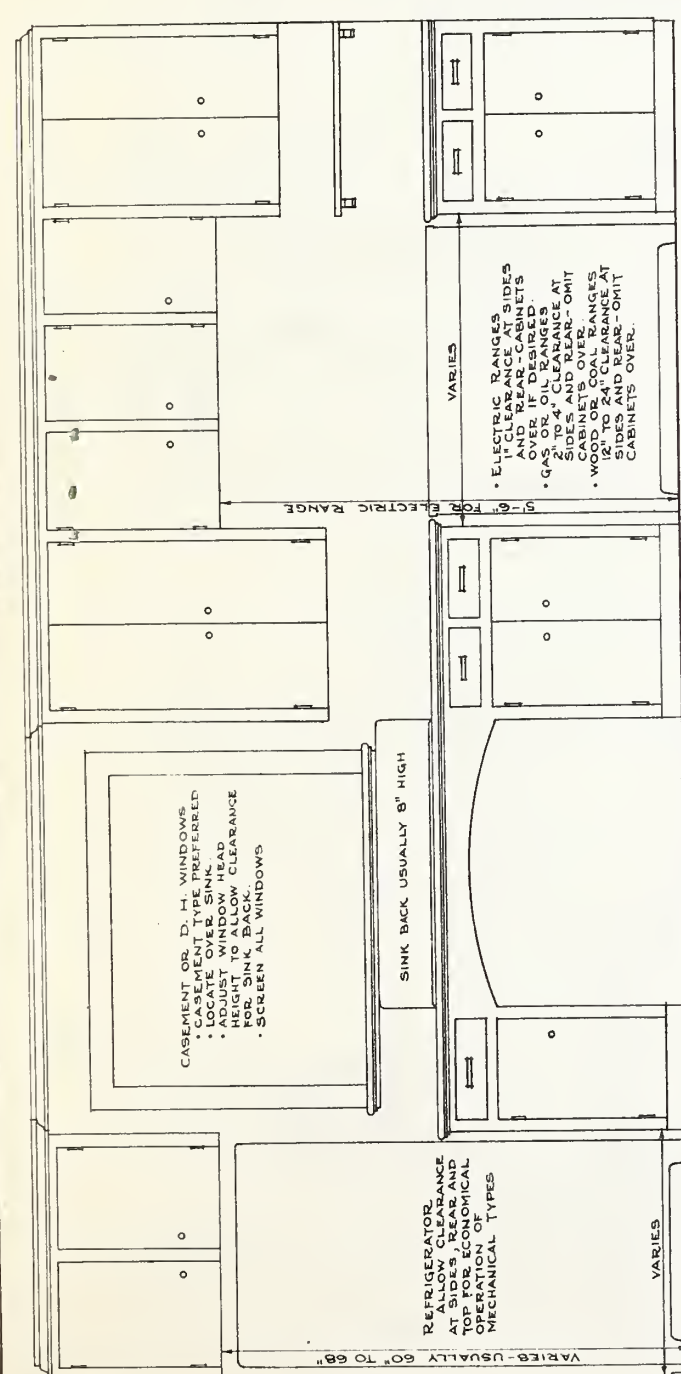
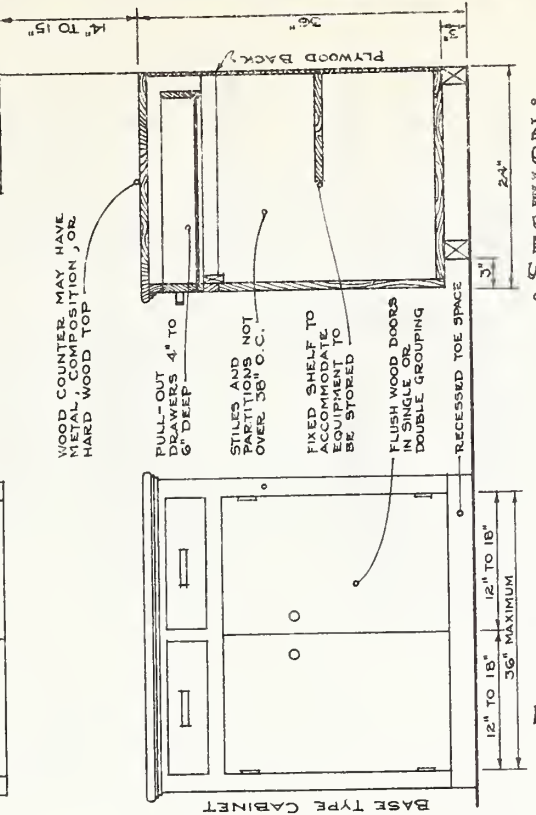
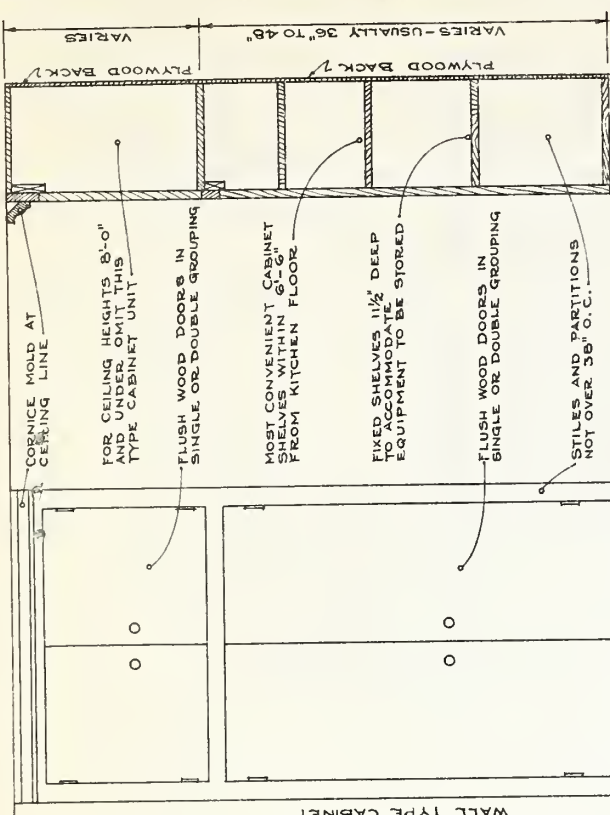
I am attaching Form FHA-205, "Release by Claimants," signed by all persons from whom I have purchased materials and by all persons employed in connection with my contract with the above-named borrower.

Yours very truly,

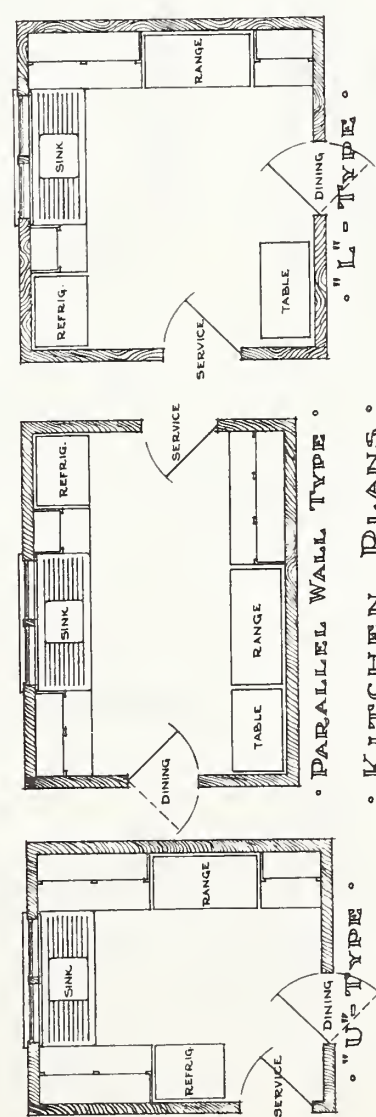
.....
Contractor.

ITEMS FREQUENTLY OVERLOOKED IN
PLANNING AND INSPECTING FARM DEVELOPMENT WORK

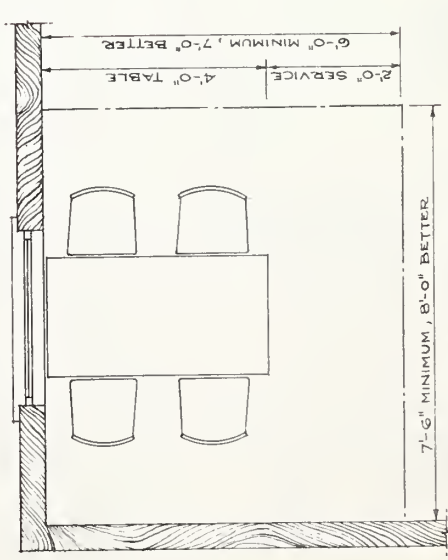
1. Location of buildings.
2. Foundation sizes and depths.
3. Number and location of foundation vents.
4. Termite protection with respect to manner in which it is installed or damaged during construction.
5. Sizes, number and location of foundation piers.
6. Sizes and spacing of framing lumber.
7. Sizes and adequacy of window and door headers or lintels.
8. Quality, species and grade of framing lumber; especially sheathing and subflooring.
9. 15-lb. asphalt felt under siding, flooring and roofing.
10. Flashing of chimneys and flues.
11. Smooth finish of concrete slabs and steps.
12. Flashing over exterior mould or casing of windows and doors.
13. **Caulking** around windows and doors where masonry walls or asbestos shingles are used.
14. Gutters, downspouts, splash blocks, and eaves strips at roof edge where specified.
15. Uniform painting and adequate coverage.
16. Neatness of filling and sanding joints of sheetrock.
17. Screening back of gable and other louvers.
18. Screen hardware and guards on screen doors.
19. Sufficient bridging or bracing of structural units throughout house such as: floor and ceiling joists, rafters, corner braces, and others where specified.
20. Clothes rods and shelves in closets.
21. Have County Sanitarian check all grease traps and sewage disposal plants.
22. Have local Wiring and Plumbing Inspector check wiring & plumbing if available.
23. Check fuse panel box as to size against that specified.
24. Open and close all doors and windows, also cabinet doors to see if they are in good working order.
25. Use Guide on back of Form FHA 998 for making inspections.



ELEVATION OF KITCHEN WALL.
SCALE - 3/4" = 2'-0"
SHOWING GENERAL ARRANGEMENT AND SIZE OF KITCHEN EQUIPMENT



KITCHEN PLANS.
SCALE - 1/4" = 2'-0"

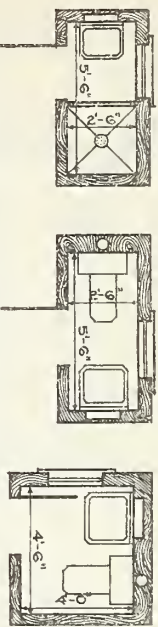


BREAKFAST NOOK.
SCALE - 1/2" = 2'-0"
PLAN SHOWING MINIMUM AREA REQUIRED FOR SERVICE OF FOUR PERSONS.

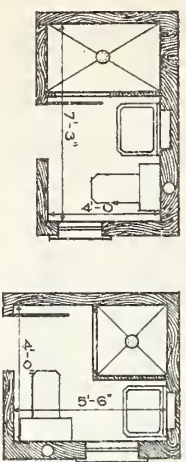
- KITCHEN PLANNING SUGGESTIONS.
- GENERAL KITCHEN REQUIREMENTS
- PROVIDE FOR ADEQUATE CROSS VENTILATION.
 - AMPLE LIGHTING DESIRED, BOTH FROM NATURAL AND ARTIFICIAL SOURCES.
 - LOCATE KITCHEN ADJACENT TO DINING AREA.
 - PROVIDE KITCHEN WITH A DIRECT SERVICE TO DINING AREA.
 - REMOVE ALL TRAFFIC OTHER THAN KITCHEN FROM KITCHEN WORK AREA.
 - GROUP KITCHEN EQUIPMENT FOR MORE EFFICIENT WORKING WITH LESS LABOR EXPENDITURE.
 - LOCATE KITCHEN IN PROPER RELATION TO PLOT PLAN.
- KITCHEN RANGES
- VARY AS TO TYPE AND SIZE.
 - INSTALL WITH CARE TO REDUCE FIRE HAZARD TO A MINIMUM.
- KITCHEN REFRIGERATORS
- LOCATE AS TO TYPE AND SIZE.
 - CONSIDER CORRECT SWING OF REFRIGERATOR DOORS IN RELATION TO AREAS THEY SERVE.
 - LOCATE OUTSIDE OF KITCHEN RANGE AREA.
- KITCHEN SINKS
- VARY AS TO TYPE AND SIZE.
 - HOT AND COLD RUNNING WATER ESSENTIAL.
- KITCHEN CABINETS
- EFFICIENT COMPACT GROUPING OF CABINETS DESIRED.
 - CABINETS VARY IN SIZE AND SHAPE AND SHOULD BE CONSTRUCTED TO FIT THE KITCHEN PLAN RATHER THAN PLANNING THE KITCHEN TO FIT THEM.
 - GOOD CABINET CONSTRUCTION NECESSARY.
 - CAREFUL SELECTION OF CABINET HARDWARE ESSENTIAL.
 - HINGE CABINET DOORS TO SWING IN RELATION TO THE AREAS THEY SERVE.

BATH · ROOM · SUGGESTIONS ·

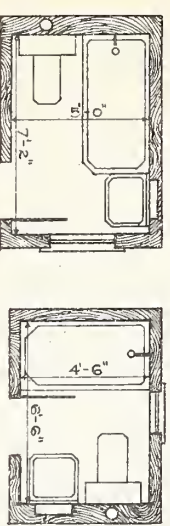
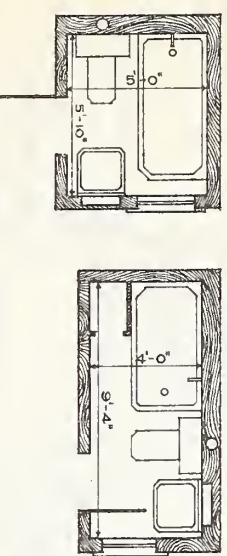
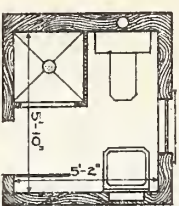
BATH ROOM SIZES
(MINIMUM SIZES)



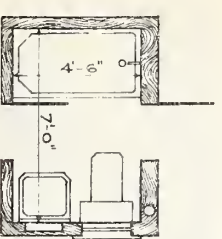
• TWO FIXTURE BATH & TOILETS •



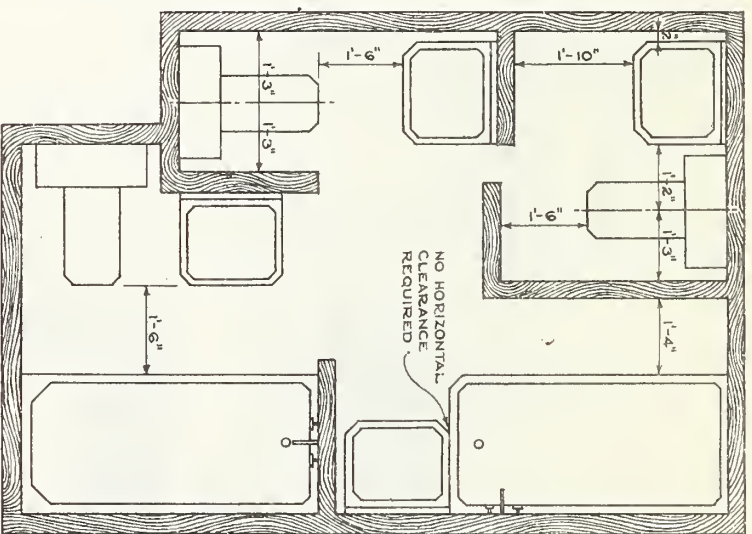
• Two Fixtures
BATH ROOMS •
EQUIPPED WITH WATER CLOSET,
LAVATORY & SHOWER.



• THESE FIXTURE
BATH ROOMS •
EQUIPPED WITH WATER CLOSET,
LAVATORY & BATH TUB.



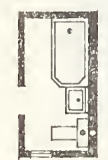
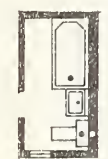
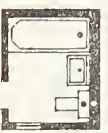
**BATH ROOM FIXTURES &
(MINIMUM DESIRABLE FIXTURE CLEARANCES)**



BATH ROOM PLANNING HINTS

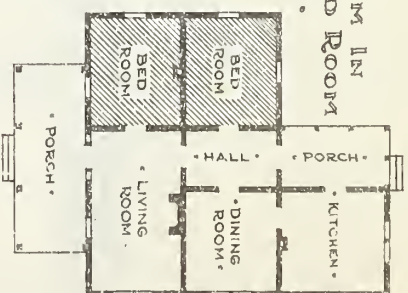
DOUBLE ALL FLOOR JOISTS UNDER BATH TUB.
ARRANGE FIXTURES TO GIVE PIPING ECONOMY.
ALLOW FOR ADEQUATE LIGHTING AND VENTILATION.
AVOID LOCATING WINDOWS OVER BATH TUB.
LAVATORY, AND IF POSSIBLE OVER WATER CLOSET.
PROTECT EXPOSED PIPING AGAINST FROST.
LOCATE ELECTRIC SWITCHES OUT OF REACH FROM
SHOWER OR BATH TUB.
ALLOW FOR ACCESSIBILITY TO IMPORTANT
PLUMBING CONNECTIONS AND FITTINGS.
PLAN FOR BATH ROOM ACCESSORIES SUCH AS
MEDICINE CABINET, MIRROR, TOWEL BARS,
SOAP TRAYS, TOILET PAPER HOLDERS, ETC.
FRESH AND SOILED LINEN STORAGE SPACES ARE
DESIRABLE FEATURES.
SELECT AN APPROVED SEWAGE DISPOSAL SYSTEM.
DEFINITELY PLAN BATH ROOM AS TO NUMBER,
TYPE AND SIZE OF FIXTURES BEFORE
BEGINNING CONSTRUCTION.

LOCATING FIXTURE OUTLETS FOR PIPING ECONOMY

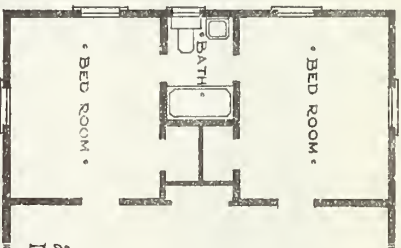


BATH ROOM LOCATION

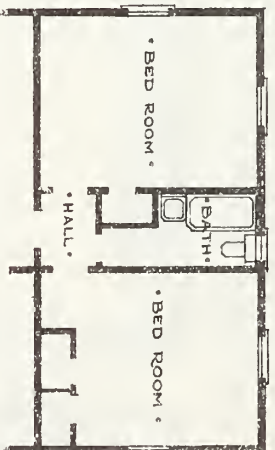
11. LOCATE BATH ROOM IN
OR ADJACENT TO BED ROOM
SECTION OF HOUSE.



2. БАТН ROOM LOCATED DIRECTLY OFF BATN ROOMS.



3. BATH ROOM LOCATED OFF A HALL,



4. AVOID BATH ROOM LOCATIONS DIRECTLY OFF KITCHENS, DINING ROOM, LIVING ROOM OR PORCH.

BATH ROOM PIPING CHART:

• BATH ROOM PIPING CHART •					
FIXTURE	WATER SUPPLY		WASTE LINE	SOIL LINE	VENT
	COLD	HOT			
LAVATORY	YES	OPTIONAL	YES	NO *	YES
WATER CLOSET	"	NO	NO	YES	"
SHOWER	"	OPTIONAL	YES	NO *	"
BATH TUB	"	"	"	" *	"

* WASTE LINE MAY BE INCORPORATED WITH SOIL PIPE LINE.

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COOPERATIVE EXTENSION WORK IN
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STATE OF NORTH CAROLINA

AND
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BATH ROOMS

N.C.	NQ 480	SHEET 1 OF
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JANUARY 1940

